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INFORMATION DISCLOSURE STATEMENT LIST (Use as many sheets as necessary)			Application Number	09/427,811
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			First Named Inventor	PAUL KAIB
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			Examiner Name	MIRZA, ADNAN M
		NON-PATEN	T DOCUMENTS	
Examiner's Initials	Cite No.	Non-Patent Citations (include Author, Title, Publisher, Relevant Pages, Date and Place of Publication)		
		"NetBill: An Internet Commer Services", Marvin Sirbu and August 1995, pp. 34-39.		
Examiner Signature:			Date Considered:	
		I if reference considered, whether or no		